

**Nondeductible IRAs**

Department of the Treasury  
Internal Revenue Service (99)

▶ See separate instructions.

▶ Attach to Form 1040, Form 1040A, or Form 1040NR.

Attachment  
Sequence No. **48**

Name. If married, file a separate form for each spouse required to file Form 8606. See page 3 of the instructions.

Your social security number

**Fill in Your Address Only if You Are Filing This Form by Itself and Not With Your Tax Return**

Home address (number and street, or P.O. box if mail is not delivered to your home)

Apt. no.

City, town or post office, state, and ZIP code

**Part I Traditional and SIMPLE IRAs**

Complete Part I if:

- You made nondeductible contributions to a traditional IRA for 2000,
- You received distributions from a traditional or SIMPLE IRA in 2000 **and** you made nondeductible contributions to a traditional IRA in 2000 or an earlier year, **or**
- You converted part, but not all, of your traditional or SIMPLE IRAs to Roth IRAs in 2000 **and** you made nondeductible contributions to a traditional IRA in 2000 or an earlier year. See the instructions for lines 8, 11, and 15 for special computations.

1	Enter your nondeductible contributions to traditional IRAs for 2000, including those made for 2000 from January 1, 2001, through April 16, 2001. See page 3 of the instructions . . . . .	1		
2	Enter your total basis in traditional IRAs for 1999 and earlier years. See page 3 of the instructions . . . . .	2		
3	Add lines 1 and 2 . . . . .	3		
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <p><b>Did you receive any distributions from traditional or SIMPLE IRAs or make a Roth IRA conversion in 2000?</b></p> </div> <p style="margin-left: 20px;">No → Enter the amount from line 3 on line 12. Do not complete the rest of Part I.</p> <p style="margin-left: 20px;">Yes → Go to line 4.</p>				
4	Enter only those contributions included on line 1 that were made from January 1, 2001, through April 16, 2001. See page 3 of the instructions . . . . .	4		
5	Subtract line 4 from line 3 . . . . .	5		
6	Enter the value of <b>all</b> your traditional and SIMPLE IRAs as of December 31, 2000, plus any outstanding rollovers. See page 4 of the instructions	6		
7	Enter your total distributions from traditional and SIMPLE IRAs in 2000. <b>Do not</b> include rollovers or Roth IRA conversions. See page 4 of the instructions	7		
8	Add lines 6 and 7. (But if you converted any amount from traditional or SIMPLE IRAs to Roth IRAs in 2000, see page 4 of the instructions for the amount to enter.)	8		
9	Divide line 5 by line 8 and enter the result as a decimal (rounded to at least 3 places). <b>Do not</b> enter more than "1.000" . . . . .	9	×	
10	Multiply line 7 by line 9. This is the amount of your nontaxable distributions for 2000 . . . . .	10		
11	Subtract line 10 from line 5. (But if you converted any amount from traditional or SIMPLE IRAs to Roth IRAs in 2000, see page 4 of the instructions for the amount to enter.) This is your basis in traditional IRAs as of December 31, 2000. . . . .	11		
12	Add lines 4 and 11. This is your <b>total basis in traditional IRAs for 2000 and earlier years</b> . . . . .	12		
13	<b>Taxable distributions from traditional and SIMPLE IRAs.</b> Subtract line 10 from line 7. Also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b . . . . .	13		

**Part II 2000 Conversions From Traditional or SIMPLE IRAs to Roth IRAs**

**Caution:** If your modified adjusted gross income is over \$100,000 **or** you are married filing separately and you lived with your spouse at any time in 2000, you **cannot** convert any amount from traditional or SIMPLE IRAs to Roth IRAs for 2000. If you erroneously made a conversion, you must recharacterize (correct) the conversion. See page 4 of the instructions for details.

14a	Enter the total amount you converted from traditional and SIMPLE IRAs to Roth IRAs in 2000 . . . . .	14a		
b	Enter the portion of the amount on line 14a that you <b>recharacterized</b> back to a traditional or SIMPLE IRA. <b>Do not</b> include earnings or reduce the amount recharacterized by any loss that occurred in the Roth IRA. See page 5 of the instructions . . . . .	14b		
c	Subtract line 14b from line 14a. This is the net amount you converted to Roth IRAs in 2000 . . . . .	14c		
15	Enter your basis in the amount on line 14c from traditional IRAs. See page 6 of the instructions . . . . .	15		
16	<b>Taxable amount of conversions.</b> Subtract line 15 from line 14c. Also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b . . . . .	16		

**Part III Distributions From Roth IRAs**

Complete Part III **only** if you received a Roth IRA distribution in 2000 or you recharacterized 2000 contributions to or from a Roth IRA.



Be sure to keep copies of all Forms 1099-R, 5498, and 8606 for all years. You will need amounts from these forms if you take a nonqualified distribution (see page 2 of the instructions) from a Roth IRA in future years.

<b>17</b>	Enter your total distributions from Roth IRAs in 2000. <b>Do not</b> include rollovers . . . . .			<b>17</b>	
<b>18a</b>	Enter your basis in Roth IRA contributions for <b>1998</b> and <b>1999</b> . See page 6 of the instructions . . . . .	<b>18a</b>			
<b>b</b>	Enter your contributions to Roth IRAs for 2000, including those made for 2000 from January 1, 2001, through April 16, 2001. <b>Do not</b> include rollovers or amounts converted from traditional or SIMPLE IRAs . . . . .	<b>18b</b>			
<b>c</b>	Recharacterizations of 2000 contributions to or from Roth IRAs. See page 6 of the instructions . . . . .	<b>18c</b>			
<b>d</b>	Combine lines 18a through 18c . . . . .			<b>18d</b>	
<b>19</b>	Subtract line 18d from line 17. If zero or less, enter -0- and <b>do not</b> complete the rest of Part III . . . . .			<b>19</b>	
<b>Note:</b> If you converted amounts from traditional IRAs to Roth IRAs in <b>1998</b> and elected to report the taxable portion over 4 years, go to line 20a; otherwise, skip to line 21.					
<b>20a</b>	Enter the amount from your <b>1998</b> Form 8606, line 16 . . . . .	<b>20a</b>			
<b>b</b>	Enter the amount from line 5 of the worksheet on page 6 of the instructions . . . . .	<b>20b</b>			
<b>c</b>	Enter the amount from line 8 of the worksheet on page 6 of the instructions . . . . .	<b>20c</b>			
<b>d</b>	Add lines 20b and 20c . . . . .	<b>20d</b>			
<b>e</b>	Subtract line 20d from line 20a. If zero or less, enter -0- . . . . .	<b>20e</b>			
<b>21</b>	Enter the <b>smaller</b> of line 19 or line 20e. If line 20e is blank, enter -0- . . . . .			<b>21</b>	
<b>22</b>	Subtract line 21 from line 19. If zero, skip lines 23 through 26 and go to line 27 . . . . .			<b>22</b>	
<b>23</b>	Enter your basis in Roth IRA conversions for <b>1998</b> and <b>1999</b> . See page 7 of the instructions . . . . .	<b>23</b>			
<b>24</b>	Enter the amount, if any, from line 14c of this form . . . . .	<b>24</b>			
<b>25</b>	Add lines 23 and 24 . . . . .			<b>25</b>	
<b>26</b>	Subtract line 25 from line 19. If zero or less, enter -0- . . . . .			<b>26</b>	
<b>27</b>	<b>Taxable distributions from Roth IRAs.</b> Add lines 20c, 21, and 26. Also include this amount in the total on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b . . . . .			<b>27</b>	
<b>Note:</b> You may be subject to an additional 10% tax. See page 7 of the instructions for details.					

**Part IV Distributions From Education (Ed) IRAs**

**Caution:** For 2000, you can receive up to \$500 of contributions to Ed IRAs. See page 7 of the instructions if the contributions to your Ed IRAs were over \$500.

<b>28</b>	Enter the total distributions from your Ed IRAs in 2000. <b>Do not</b> include rollovers . . . . .			<b>28</b>	
<b>29</b>	Do you elect to waive the exclusion from income for Ed IRA distributions? If you check "No" and exclude from income any portion of an Ed IRA distribution, no Hope or lifetime learning credit can be claimed for your 2000 qualified higher education expenses. <input type="checkbox"/> <b>Yes.</b> Enter -0-. <input type="checkbox"/> <b>No.</b> Enter your qualified higher education expenses for 2000. } . . . . .			<b>29</b>	
<b>30</b>	<b>Taxable amount.</b> Is line 28 equal to or less than line 29? <input type="checkbox"/> <b>Yes.</b> Enter -0-; none of your Ed IRA distributions are taxable for 2000. Be sure to keep a copy of this form for your records so you can figure your basis in your Ed IRAs. You may need to know your basis in future years. See page 7 of the instructions. <input type="checkbox"/> <b>No.</b> See the worksheet on page 7 of the instructions for the amount to enter. Also include this amount in the total on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b. See page 8 of the instructions to find out if you owe an additional 10% tax. } . . . . .			<b>30</b>	

**Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return**

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete.

\_\_\_\_\_  
Your signature

\_\_\_\_\_  
Date

